



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant : Xuehai En et al.

Serial No. : 09/346,195

Filed : July 1, 1999

Title : SELECTING INVESTMENTS FOR A PORTFOLIO

Art Unit : 2164

Examiner : Richard C. Weisberger

Lucaine Walden
#9 IDS
June 4, 2002

Commissioner for Patents
Washington, D.C. 20231

INFORMATION DISCLOSURE STATEMENT

Applicant submits the references listed on the attached form PTO-1449, copies of which are enclosed.

This statement is being filed after a first Office action on the merits, but before receipt of a final Office action or a Notice of Allowance. A check for \$180 in payment of the late submission fee of §1.17(p) is enclosed. Please apply any other charges or credits to Deposit Account No. 06-1050.

Respectfully submitted,

Date: May 15, 2002

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Maria Carvalho
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Substitute Form PTO-1449

U.S. Department of Commerce
Patent and Trademark OfficeAttorney's Docket No.
08575-046001Application No.
09/346,195**Information Disclosure Statement
by Applicant**

(Use several sheets if necessary)

(37 CFR §1.98(b))

Applicant
Xuehai En et al.Filing Date
July 1, 1999Group Art Unit
2164**U.S. Patent Documents**

Examiner Initial	Desig. ID	Patent Number	Issue Date	Patentee	Class	Subclass	Filing Date If Appropriate
	AA						
	AB						
	AC						
	AD						
	AE						
	AF						
	AG						
	AH						
	AI						
	AJ						
	AK						

Foreign Patent Documents or Published Foreign Patent Applications

Examiner Initial	Desig. ID	Document Number	Publication Date	Country or Patent Office	Class	Subclass	Translation	
							Yes	No
	AL							
	AM							
	AN							
	AO							
	AP							

Other Documents (include Author, Title, Date, and Place of Publication)

Examiner Initial	Desig. ID	Document
	AQ	Jerry Morgan, "Mutual Funds/When is advice not advice? On the Net/Most online financial-advice sites are mainly portfolio monitors and retirement calculators". NEWSDAY, INC., MONEY & CAREERS, page F05, Load date July 9, 2000, page 1-3.
	AR	Financial Engines, "FINANCIAL ENGINES LAUNCHES ONLINE ADVICE FOR ALL TAX-DEFERRED RETIREMENT ACCOUNTS". Accessible at https://www.financial.../FeContent?&s=1867dfb62c5db0&bcbfg=yy&pact=abtprscur&act=abtprsr2 , accessed on December 28, 2000, pages 1-2.

Examiner Signature

Date Considered

EXAMINER: Initials citation considered. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

Substitute Form PTO-1449
(Modified)U.S. Department of Commerce
Patent and Trademark OfficeAttorney's Docket No.
08575-046001Application No.
09/346,195**Information Disclosure Statement
by Applicant**

(Use several sheets if necessary)

(37 CFR §1.98(b))

Applicant
Xuehai En et al.Filing Date
July 1, 1999Group Art Unit
2164**Other Documents (include Author, Title, Date, and Place of Publication)**

Examiner Initial	Desig. ID	Document
	AS	Investment Technologies, "THE RETIREMENT ADVISOR". Accessible at http://www.investmenttechnologies.com/retirement_advisor.htm , accessed on September 15, 2000, pages 1-2.
	AT	Investment Technologies, "THE RISK ADVISOR". Accessible at http://www.investmenttechnologies.com/risk_advisor.htm , accessed on September 15, 2000, pages 1-2.
	AU	Investment Technologies, "THE PROFESSIONAL ADVISOR". Accessible at http://www.investmenttechnologies.com/professional_advisor.htm , accessed on September 20, 2000, pages 1-2.
	AV	Investment Technologies, "COMMON QUESTIONS ABOUT THE RISK ADVISOR". Accessible at http://www.investmenttechnologies.com/risk_advisor_wsj_code_lib/risk_advisor_faq.htm , accessed on September 20, 2000, total of 28 pages.

Examiner Signature

Date Considered

EXAMINER: Initials citation considered. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.